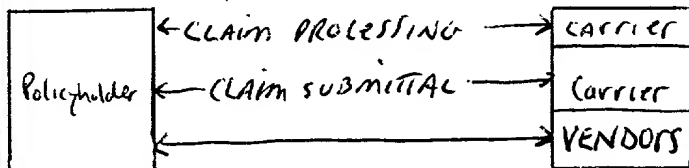
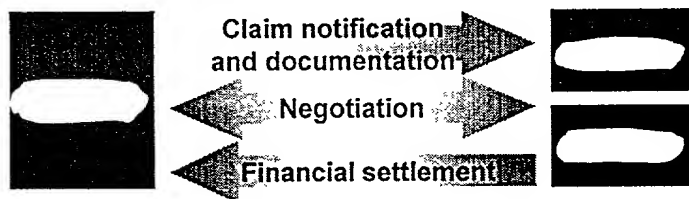


Actions Facilitated Online

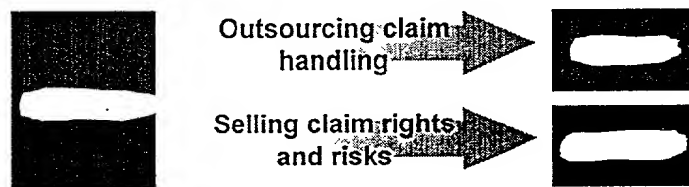
Policyholder-to-Carrier



Carrier-to-Carrier Transactions



Exchange of Rights & Responsibilities



Integration of Tools & Information Services

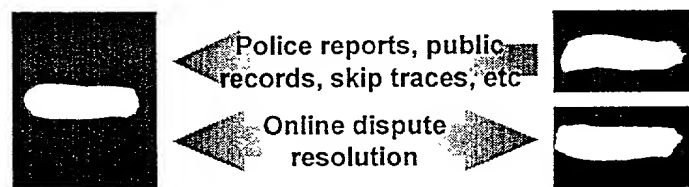


Fig.1

FIG. 2 is a block diagram of a system architecture for an insurance carrier.

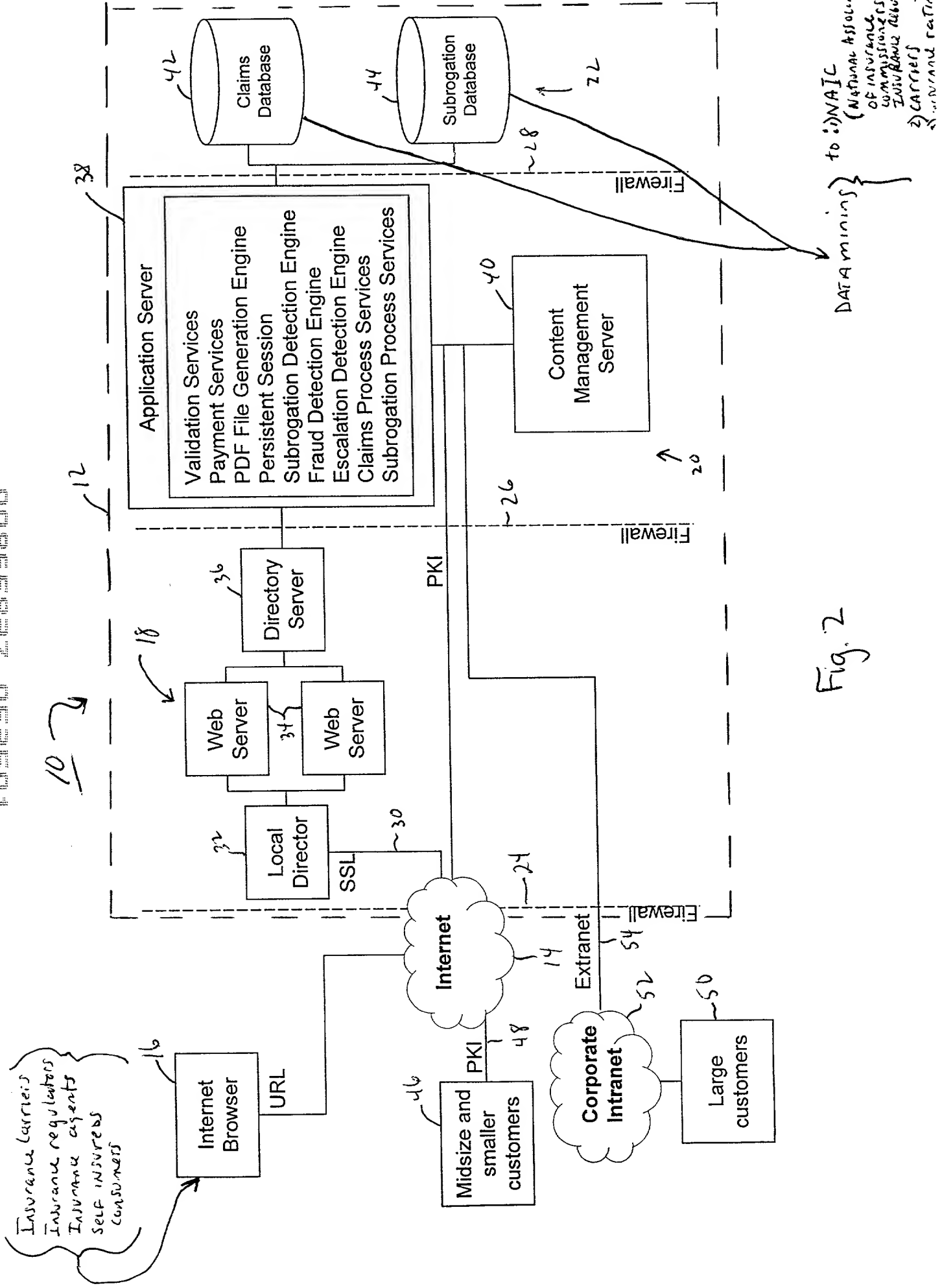


Fig. 2

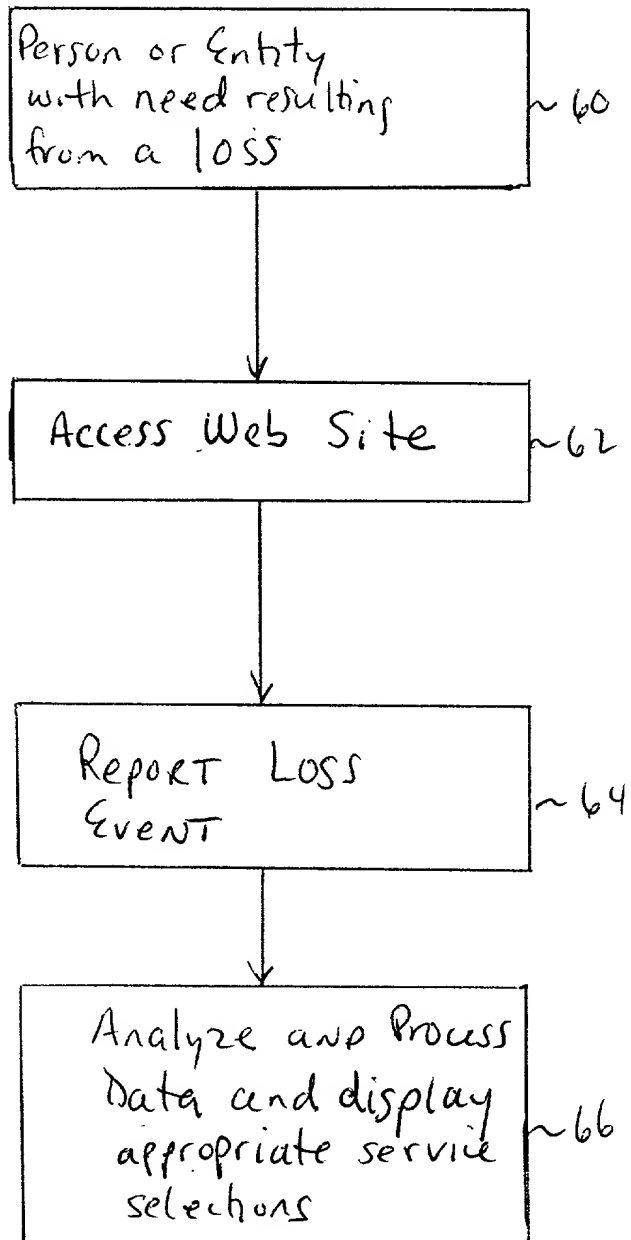


Fig. 3

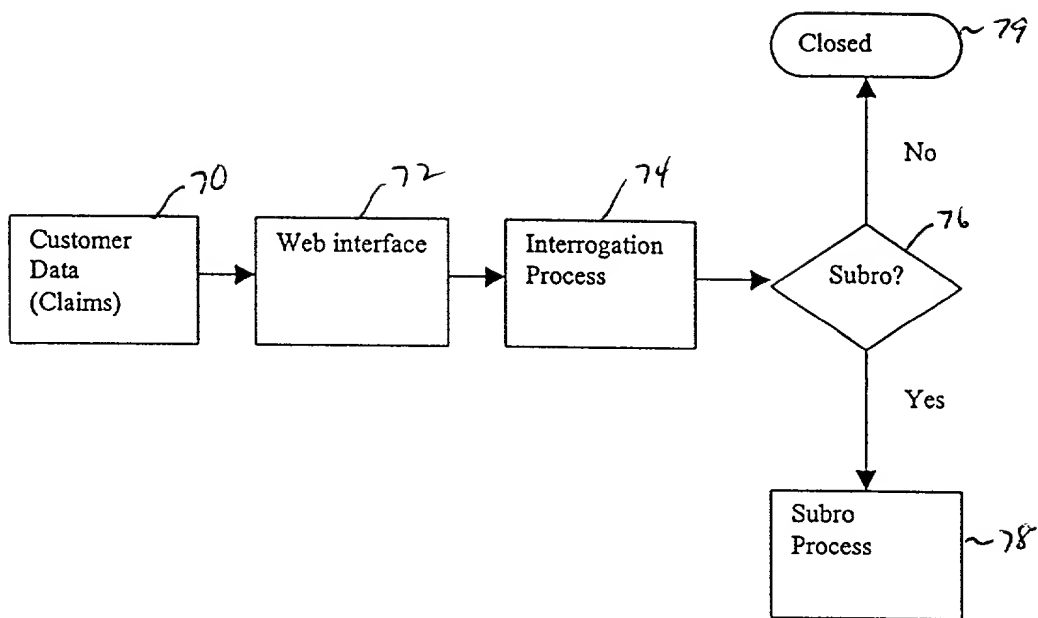


Fig. 4

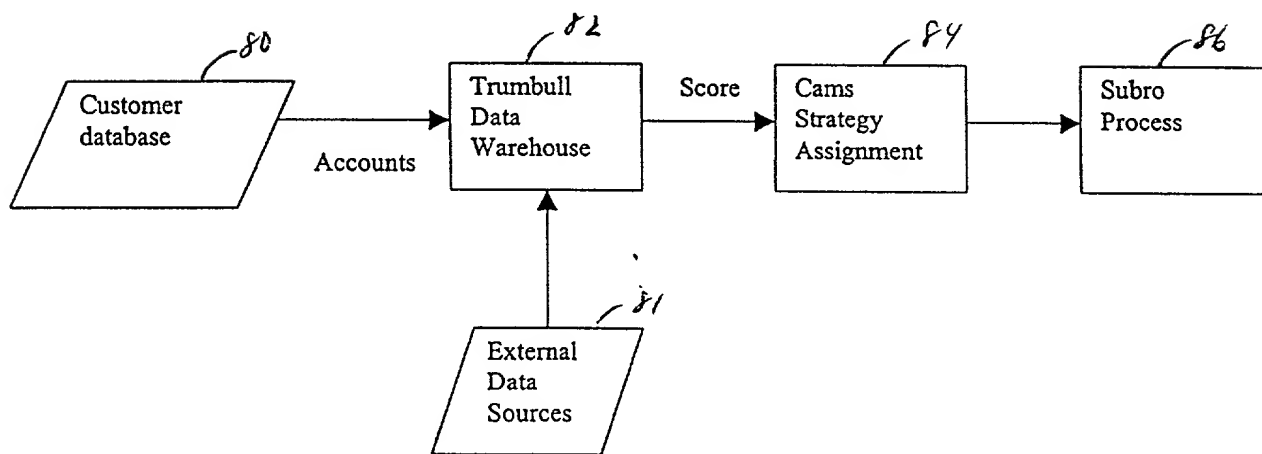


Fig. 5

